

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF SOUTH CAROLINA

IN RE:

Walter Frank Pigg  
PO Box 805  
North Myrtle Beach, SC 29597  
SSN xxx-xx-7007

DEBTOR.

CASE NO: 19-03201-jw

CHAPTER 13

NOTICE OF OPPORTUNITY TO OBJECT

The debtor(s) in the above captioned case filed a chapter 13 plan on July 8, 2019. The plan is included with this notice or was mailed separately.

**Your rights may be affected by the plan. You should read the plan carefully and discuss it with your attorney, if you have one in this bankruptcy case. (If you do not have an attorney, you may wish to consult one.)**

Any objection to confirmation of the chapter 13 plan must be in writing filed with the Court at 1100 Laurel Street, Columbia, SC 29201-2423 and served on the chapter 13 trustee, the debtor(s), and any attorney for the debtor(s) no later than 21 days after the service of the chapter 13 plan, as computed under Fed. R. Bankr. P. 9006(a). Objections to confirmation may be overruled if filed late or the objecting party fails to appear and prosecute the objection. If no objection is timely filed, the plan may be confirmed by the Court without further notice.

If you file an objection, you or your attorney must attend the hearing scheduled by the court on confirmation of the plan. Notice of the confirmation hearing is provided in section 9 of the Notice of Chapter 13 Bankruptcy Case. However, the Court may set an earlier status hearing on any objection upon notice to the applicable parties.

If you or your attorney do not take these steps, the court may determine that you do not oppose the terms or relief sought in the plan and may enter an order confirming the plan.

Date: 7/8/2019

/s/ Elizabeth R. Heilig  
Robert R. Meredith, Jr., D.C. ID #6152  
Elizabeth R. Heilig, D.C. ID #10704  
Meredith Law Firm, LLC  
Attorneys for Debtor  
2411 North Oak Street, Suite 107  
Myrtle Beach, SC 29577  
843-445-6300

Fill in this information to identify your case:

Document Page 2 of 11

Debtor 1	<b>Walter Frank Pigg</b>		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	<b>DISTRICT OF SOUTH CAROLINA</b>		
Case number: (If known)	<b>19-03201</b>		

☐

Check if this is a modified plan, and list below the sections of the plan that have been changed.

☐

Pre-confirmation modification

☐

Post-confirmation modification

District of South Carolina

**Chapter 13 Plan**

5/19

**Part 1: Notices**

**To Debtor(s):** This form sets out options that may be appropriate in some cases, but the presence of an option on the form does not indicate that the option is appropriate in your circumstances. Plans that do not comply with the Bankruptcy Code, the Federal Rules of Bankruptcy Procedure, this Court's local rules, and judicial rulings may not be confirmable.

**To Creditors:** Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated.

You should read this plan carefully and discuss it with your attorney if you have one in this bankruptcy case. If you do not have an attorney, you may wish to consult one. Failure to object may constitute an implied acceptance of and consent to the relief requested in this document.

If you oppose the plan's treatment of your claim or any provision of this plan, you or your attorney must file a timely objection to confirmation. **To determine the deadline to object to this plan, you must consult the Notice of Bankruptcy Case or applicable Notice/Motion served with this plan.** The Bankruptcy Court may confirm this plan without further notice if no objection to confirmation is filed. See Bankruptcy Rule 3015. In addition, pursuant to Federal Rule of Bankruptcy Procedure 3002, you must file a timely proof of claim in order to be paid under any plan. Confirmation of this plan does not bar a party in interest from objecting to a claim.

The following matters may be of particular importance. *Debtors must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not Included" or if both boxes are checked, the provision will be ineffective if set out later in the plan.*

1.1	A limit on the amount of a secured claim, set out in Section 3.2, which may result in a partial payment or no payment at all to the secured creditor	<input checked="" type="checkbox"/> Included	<input type="checkbox"/> Not Included
1.2	Avoidance of a judicial lien or nonpossessory, nonpurchase-money security interest, set out in Section 3.4.	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included
1.3	Nonstandard provisions, set out in Part 8.	<input checked="" type="checkbox"/> Included	<input type="checkbox"/> Not Included
1.4	Conduit Mortgage Payments: ongoing mortgage payments made by the trustee through plan, set out in Section 3.1(c) and in Part 8	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included

**Part 2: Plan Payments and Length of Plan**

**2.1** The debtor submits to the supervision and control of the trustee all or such portion of future earnings or other future income as is necessary for the execution of the plan.

Unless all allowed claims (other than long-term claims) are fully paid pursuant to the plan, the debtor will make regular payments to the trustee as follows:

**\$990.00** per **Month** for **60** months

The debtor and trustee may stipulate to a higher payment in order to provide adequate funding of the plan without the necessity of a modification to the plan. The stipulation is effective upon filing with the Court.

Additional monthly payments will be made to the extent necessary to make the payments to creditors specified in this plan.

**2.2 Regular payments to the trustee will be made from future income in the following manner:**

☐

The debtor will make payments pursuant to a payroll deduction order.

☒

The debtor will make payments directly to the trustee.

☐

Other (specify method of payment):

Debtor Walter Frank Pigg Case number 19-03201**2.3 Income tax refunds.**

- ☒ The debtor will retain any income tax refunds received during the plan term.  
☐ The debtor will treat income refunds as follows:

**2.4 Additional payments.**

- ☒ **None.** If "None" is checked, the rest of § 2.4 need not be completed or reproduced.

**Part 3: Treatment of Secured Claims**

To receive a distribution from the trustee, a proof of claim, including adequate supporting documentation and filed in compliance with Official Rules and Forms, must be filed with the Court. For purposes of plan distribution, a claim shall be treated as provided for in a confirmed plan. However, if a claim is treated as secured in a confirmed plan and the affected creditor elects to file an unsecured claim, such claim, unless timely amended, shall be treated as unsecured for purposes of plan distribution. Any creditor holding a claim secured by property that is removed from the protection of the automatic stay by order, surrender, or through operation of the plan will receive no further distribution from the chapter 13 trustee on account of any secured claim. This provision also applies to creditors who may claim an interest in, or lien on, property that is removed from the protection of the automatic stay by another lienholder or released to another lienholder, unless the Court orders otherwise, but does not apply if the sole reason for its application arises under 11 U.S.C. § 362(c)(3) or (c)(4). Any funds that would have otherwise been paid to a creditor, but pursuant to these provisions will not be paid, will be distributed according to the remaining terms of the plan. Any creditor affected by these provisions and who has filed a timely proof of claim may file an itemized proof of claim for any unsecured deficiency within a reasonable time after the removal of the property from the protection of the automatic stay. Secured creditors that will be paid directly by the debtor may continue sending standard payment and escrow notices, payment coupons, or inquiries about insurance, and such action will not be considered a violation of the automatic stay.

**3.1 Maintenance of payments and cure or waiver of default, if any.**

- ☒ **None.** If "None" is checked, the rest of § 3.1 need not be completed or reproduced.

**3.2 Request for valuation of security and modification of undersecured claims.**

- ☐ **None.** If "None" is checked, the rest of § 3.2 need not be completed or reproduced.  
*The remainder of this paragraph will be effective only if the applicable box in Part 1 of this plan is checked.*

- ☒ The debtor requests that the Court determine the value of the secured claims listed below. For each non-governmental secured claim listed below, the debtor states that the value of the secured claim should be as set out in the column headed *Estimated amount of secured claim*. For secured claims of governmental units, unless otherwise ordered by the Court after motion or claims objection filed after the governmental unit files its proof of claim or after the time for filing one has expired, the value of a secured claim listed in a proof of claim filed in accordance with the Bankruptcy Rules controls over any contrary amount listed below. For each listed claim, the value of the secured claim will be paid in full with interest at the rate stated below.

The portion of any allowed claim that exceeds the amount of the secured claim will be treated as an unsecured claim under Part 5.1 of this plan. If the estimated amount of a creditor's secured claim is listed below as having no value, the creditor's allowed claim will be treated in its entirety as an unsecured claim under Part 5.1 of this plan. Unless otherwise ordered by the Court, the amount of the creditor's total claim listed on the proof of claim controls over any contrary amounts listed in this paragraph.

Unless 11 U.S.C. § 1325(a)(5)(A) or (C) applies, holders of secured claims shall retain liens to the extent provided by section 1325(a)(5)(B)(i). Unless there is a non-filing co-debtor who continues to owe an obligation secured by the lien, any secured creditor paid the allowed secured claim provided for by this plan shall release its liens at the earliest of the time required by applicable state law, order of this Court, or thirty (30) days from the entry of the discharge.

Name of creditor	Estimated amount of creditor's total claim	Collateral	Value of collateral	Amount of claims senior to creditor's claim	Estimated amount of secured claim	Interest rate	Estimated monthly payment to creditor (disbursed by the trustee)
Honda Financial Services	\$13,253.75	2016 Honda Accord	\$12,700.00	\$0.00	\$12,700.00	6.25%	\$259.00 (or more)

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Name of creditor	Estimated amount of creditor's total claim	Collateral	Value of collateral	Amount of claims senior to creditor's claim	Estimated amount of secured claim	Interest rate	Estimated monthly payment to creditor (disbursed by the trustee)	
South State Bank	\$49,059.60	2010 Clayton Oakwood 28x40 Mobile Home	\$26,194.00	\$0.00	\$26,194.00	6.25%	\$533.00	
(or more)								

**3.3 Other secured claims excluded from 11 U.S.C. § 506 and not otherwise addressed herein.**

☒ **None.** If "None" is checked, the rest of § 3.3 need not be completed or reproduced.

**3.4 Lien avoidance.**

☒ **None.** If "None" is checked, the rest of § 3.4 need not be completed or reproduced.

**3.5 Surrender of collateral.**

☐ **None.** If "None" is checked, the rest of § 3.5 need not be completed or reproduced.

☒ The debtor elects to surrender the collateral that secures the claim of the creditor listed below. The debtor requests that upon confirmation of this plan the stay under 11 U.S.C. § 362(a) be terminated as to the collateral only and that the stay under § 1301 be terminated in all respects. A copy of this plan must be served on all co-debtors. Any creditor who has filed a timely proof of claim may file an amended proof of claim itemizing the deficiency resulting from the disposition of the collateral within a reasonable time after the surrender of the property. Any such amended claim, if allowed, will be treated in Part 5.1 below.

**Name of Creditor**

Charles and Donna Wharton

Green Capital Funding, LLC

Harley Davidson Credit

TJ Properties, LLC

Robbers Roost Villas HOA

**Collateral**

Condominium located at 920 Villa Drive North Myrtle Beach, SC 29582

Condominium located at 920 Villa Drive North Myrtle Beach, SC 29582

2017 Harley Davidson FLSTFBS

Condominium located at 920 Villa Drive North Myrtle Beach, SC 29582

Condominium located at 920 Villa Drive North Myrtle Beach, SC 29582

**Part 4: Treatment of Fees and Priority Claims**

**4.1 General**

The debtor shall pay all post-petition priority obligations, including but not limited to taxes and post-petition domestic support, and pay regular payments on assumed executory contracts or leases, directly to the holder of the claim as the obligations come due, unless otherwise ordered by the Court. Trustee's fees and all allowed priority claims, including domestic support obligations other than those treated in § 4.5, will be paid in full without postpetition interest.

**4.2 Trustee's fees**

Trustee's fees are governed by statute and may change during the course of the case.

Debtor

Walter Frank Pigg

Case number

19-03201**4.3 Attorney's fees.**

- a. The debtor and the debtor's attorney have agreed to an attorney's fee for the services identified in the Rule 2016(b) disclosure statement filed in this case. Fees entitled to be paid through the plan and any supplemental fees as approved by the Court shall be disbursed by the trustee as follows: Following confirmation of the plan and unless the Court orders otherwise, the trustee shall disburse a dollar amount consistent with the Judge's guidelines to the attorney from the initial disbursement. Thereafter, the balance of the attorney's compensation as allowed by the Court shall be paid, to the extent then due, with all funds remaining each month after payment of trustee fees, allowed secured claims and pre-petition arrearages on domestic support obligations. In instances where an attorney assumes representation in a pending pro se case and a plan is confirmed, a separate order may be entered by the Court, without further notice, which allows for the payment of a portion of the attorney's fees in advance of payments to creditors.
- b. If, as an alternative to the above treatment, the debtor's attorney has received a retainer and cost advance and agreed to file fee applications for compensation and expenses in this case pursuant to 11 U.S.C. § 330, the retainer and cost advance shall be held in trust until fees and expense reimbursements are approved by the Court. Prior to the filing of this case, the attorney has received \$N/A and for plan confirmation purposes only, the fees and expenses of counsel are estimated at \$N/A or less.

**4.4 Priority claims other than attorney's fees and those treated in § 4.5.**

The trustee shall pay all allowed pre-petition 11 U.S.C. § 507 priority claims, other than domestic support obligations treated below, on a *pro rata* basis. If funds are available, the trustee is authorized to pay any allowed priority claim without further amendment of the plan.

☐ **Domestic Support Claims.** 11 U.S.C. § 507(a)(1):

- a. Pre-petition arrearages. The trustee shall pay the pre-petition domestic support obligation arrearage to (state name of DSO recipient), at the rate of \$\_\_\_\_\_ or more per month until the balance, without interest, is paid in full. *Add additional creditors as needed.*
- b. The debtor shall pay all post-petition domestic support obligations as defined in 11 U.S.C. § 101(14A) on a timely basis directly to the creditor.
- c. Any party entitled to collect child support or alimony under applicable non-bankruptcy law may collect those obligations from property that is not property of the estate or with respect to the withholding of income that is property of the estate or property of the debtor for payment of a domestic support obligation under a judicial or administrative order or a statute.

**4.5 Domestic support obligations assigned or owed to a governmental unit and paid less than full amount.**

- ☒ **None.** If "None" is checked, the rest of § 4.5 need not be completed or reproduced.

**Part 5: Treatment of Nonpriority Unsecured Claims****5.1 Nonpriority unsecured claims not separately classified.**

Allowed nonpriority unsecured claims that are not separately classified will be paid, pro rata by the trustee to the extent that funds are available after payment of all other allowed claims.

- ☒ The debtor estimates payments of less than 100% of claims.
- ☐ The debtor proposes payment of 100% of claims.
- ☐ The debtor proposes payment of 100% of claims plus interest at the rate of %.

**5.2 Maintenance of payments and cure of any default on nonpriority unsecured claims.**

- ☒ **None.** If "None" is checked, the rest of § 5.2 need not be completed or reproduced.

**5.3 Other separately classified nonpriority unsecured claims.**

- ☒ **None.** If "None" is checked, the rest of § 5.3 need not be completed or reproduced.



Debtor

Walter Frank Pigg

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19-03201

**Part 6: Executory Contracts and Unexpired Leases**

**6.1** The executory contracts and unexpired leases listed below are assumed and will be treated as specified. All other executory contracts and unexpired leases are rejected.

☒ **None.** If "None" is checked, the rest of § 6.1 need not be completed or reproduced.

**Part 7: Vesting of Property of the Estate**

**7.1** Property of the estate will vest in the debtor as stated below:

☒ Upon confirmation of the plan, property of the estate will remain property of the estate, but possession of property of the estate shall remain with the debtor. The chapter 13 trustee shall have no responsibility regarding the use or maintenance of property of the estate. The debtor is responsible for protecting the estate from any liability resulting from operation of a business by the debtor. Nothing in the plan is intended to waive or affect adversely any rights of the debtor, the trustee, or party with respect to any causes of action owned by the debtor.

☐ **Other.** The debtor is proposing a non-standard provision for vesting, which is set forth in section 8.1. This provision will be effective only if the applicable box in Section 1.3 of this plan is checked and a proposal for vesting is provided in Section 8.1.

**Part 8: Nonstandard Plan Provisions**

**8.1** Check "None" or List Nonstandard Plan Provisions

☐ **None.** If "None" is checked, the rest of Part 8 need not be completed or reproduced.

*Under Bankruptcy Rule 3015(c), nonstandard provisions must be set forth below. A nonstandard provision is a provision not otherwise included in this form or deviating from it. Nonstandard provisions set out elsewhere in this plan are ineffective.*

*The following plan provisions will be effective only if there is a check in the box "Included" in § 1.3.*

**8.1(a)** The debtor reserves the right to seek loss mitigation or modification of the mortgage loan using the Loss Mitigation/Mortgage Modification Portal procedures described in Chambers Guidelines during the bankruptcy case, which may be effective upon subsequent approval by order of the Court.

**8.1(b)** Confirmation of this plan does not bar a party in interest from any actions discovered from the documentation, or lack thereof, in a proof of claim. The debtor specifically reserves any currently undiscovered or future claims, rights or cause of action the debtor may have, regarding any issues not specifically addressed or determined by the plan, against any creditor or other party in interest including, but not limited to, violations of applicable consumer protections codes and actions under 11 U.S.C. §§ 542, 543, 544, 547 and 548.

**8.1(c)** Confirmation of this plan may determine the character (secured, unsecured, or priority), amount, and timing of distribution of a creditor's claim regardless of the proof of claim filed. If a creditor objects to a claim's treatment under the plan, the creditor must timely object to confirmation.

**8.1(d) DEBTOR CERTIFICATION**

In connection with this plan, the debtor hereby states that he/she/they carefully reviewed this plan and understand the following:

- (1) The obligations set forth in this plan, including the amount, method, and timing of payments made to the trustee and/or directly to creditors;
- (2) The consequences of any default under this plan including any direct payments to creditors required by the terms of this plan; and
- (3) That debtor may not agree to sell property, employ professionals, or incur debt (including modification of debt) during the term of the plan without the prior authorization of the Bankruptcy Court.

Debtor Walter Frank Pigg Case number 19-03201

**Part 9: Signatures:**

**9.1 Signatures of debtor and debtor attorney**

X /s/ Walter Frank Pigg  
**Walter Frank Pigg**

X \_\_\_\_\_

Executed on 7/8/2019

Executed on \_\_\_\_\_

X /s/ Elizabeth R. Heilig  
**Robert R. Meredith, Jr., D.C. ID#06152**  
**Elizabeth R. Heilig, D.C. ID#10704**  
**Meredith Law Firm, LLC**  
**2411 North Oak Street, Suite 107**  
**Myrtle Beach, SC 29577**  
**843-445-6300 (p)**  
**843-445-6304 (f)**

Date 7/8/2019

By filing this document, the debtor, if not represented by an attorney, or the debtor and the attorney for the debtor certify(ies) that this Chapter 13 plan contains no nonstandard provision other than those set out in Part 8.

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF SOUTH CAROLINA

IN RE:	)	
	)	
Walter Frank Pigg	)	CASE NO: 19-03201-jw
PO Box 805	)	
North Myrtle Beach, SC 29597	)	CHAPTER 13
SSN xxx-xx-7007	)	
	)	
DEBTOR.	)	
_____	)	

CERTIFICATE OF SERVICE


The above-signing parties certify that the foregoing Notice, Plan and Motions was served on all creditors and parties in interest entitled to such notice on the above stated date. The specific list of names and addresses of parties served with this plan is attached to the plan filed with the Court.

VIA US MAIL  
(see attached list)

ELECTRONICALLY  
James M. Wyman, Esquire  
Chapter 13 Trustee  
PO Box 997  
Mt. Pleasant, SC 29465-0997

Date: \_\_\_\_\_

7/9/18



\_\_\_\_\_  
Kristi Keen, Paralegal to  
Robert R. Meredith, Jr., D.C. I.D. #06152  
Elizabeth R. Heilig, D.C. I.D. #10704  
Meredith Law Firm, LLC  
Attorneys for Debtor  
2411 North Oak Street, Suite 107  
Myrtle Beach, SC 29577  
843-445-6300



Label Matrix for local noticing  
0420-2  
Case 19-03201-jw  
District of South Carolina  
Charleston  
Mon Jul 8 17:35:54 EDT 2019

Ally Financial  
Attn: Bankruptcy  
Po Box 380901  
Bloomington MN 55438-0901

Ally Financial  
Attn: Bankruptcy Dept  
Po Box 380901  
Bloomington MN 55438-0901

American Express  
PO Box 98140  
El Paso TX 79998

American Express  
PO Box 981540  
El Paso, TX 79998-1540

American Express National Bank, AENB  
c/o Zwicker & Associates, P.C.  
80 Minuteman Road  
P.O. Box 9043  
Andover, MA 01810-0943

(p)AMERICAN HONDA FINANCE  
P O BOX 168088  
IRVING TX 75016-8088

(p)BB AND T  
PO BOX 1847  
WILSON NC 27894-1847

BB&T Corporation  
Attn: Bankruptcy  
Po Box 1847  
Wilson NC 27894-1847

(p)BMW FINANCIAL SERVICES  
CUSTOMER SERVICE CENTER  
PO BOX 3608  
DUBLIN OH 43016-0306

BMW Financial Services NA, LLC, c/o AIS Port  
4515 N Santa Fe Ave. Dept. APS  
Oklahoma City, OK 73118-7901

Bank Of America  
4909 Savarese Circle  
F11-908-01-50  
Tampa FL 33634-2413

(p)BANK OF AMERICA  
PO BOX 982238  
EL PASO TX 79998-2238

Barclays Bank Delaware  
Attn: Correspondence  
Po Box 8801  
Wilmington DE 19899-8801

Capital One  
Attn: Bankruptcy  
Po Box 30285  
Salt Lake City UT 84130-0285

Capital One  
Po Box 30253  
Salt Lake City UT 84130-0253

Capital One Bank (USA), N.A.  
by American InfoSource as agent  
PO Box 71083  
Charlotte, NC 28272-1083

Cavalry Portfolio Services  
Attn: Bankruptcy Department  
500 Summit Lake Ste 400  
Valhalla NY 10595-2322

Cavalry SPV I, LLC  
500 Summit Lake Drive, Ste 400  
Valhalla, NY 10595-2321

Chase Card Services  
Attn: Bankruptcy  
Po Box 15298  
Wilmington DE 19850-5298

Citibank/Shell Oil  
Citibank Corp/Centralized Bankruptcy  
Po Box 790034  
Saint Louis MO 63179-0034

Crawford and Von Keller, LLC  
PO Box 4216  
Columbia SC 29240-4216

Credit Collection Services  
Attn: Bankruptcy  
725 Canton St  
Norwood MA 02062-2679

(p)DISCOVER FINANCIAL SERVICES LLC  
PO BOX 3025  
NEW ALBANY OH 43054-3025

East Coast Credit Union  
155 Ochterloney Street, 3rd-4th Floor  
Dartmouth NS B2Y 1C9 Canada

First Citizens Bank  
Attn: Bankruptcy  
100 E Tyron Rd  
Raleigh NC 27603-3581

First Citizens Bank & Trust  
Attn: Bankruptcy  
100 E. Tyron Road  
Raleigh, NC 27603-3581

First Citizens Bank-  
Pob 1580  
Roanoke VA 24007-1580

First Community Bank  
Po Box 989  
Bluefield VA 24605-0989

First Federal Charleston  
Po Box 118068  
North Charleston SC 29423-8068

(p) FIRST CITIZENS BANK TRUST COMPANY  
P O BOX 25187  
RALEIGH NC 27611-5187

Fst Fed Stl  
Po Box 118068  
Charleston SC 29423-8068

Green Capital Funding, LLC  
1000 Knapps Hwy, Apt. 27  
Fairfield, CT 06825-4264

Harley Davidson Financial  
Attn: Bankruptcy  
Po Box 22048  
Carson City NV 89721-2048

Elizabeth R Heilig  
Meredith Law Firm, LLC  
2411 N. Oak Street  
Suite 107  
Myrtle Beach, SC 29577-3165

Elizabeth R Heilig  
Meredith Law Firm, LLC  
4000 Faber Place Drive  
Suite 120  
N. Charleston, SC 29405-8585

Horry County Treasurer  
PO Box 1828  
Conway SC 29528-1828

Internal Revenue Service  
Centralized Insolvency Operations  
PO Box 7346  
Philadelphia PA 19101-7346

Merchants Adjustment Service  
Attn: Bankruptcy  
56 North Florida St  
Mobile AL 36607-3108

Midland Funding  
2365 Northside Dr Ste 300  
San Diego CA 92108-2709

Northwest Federal Credit Union  
PO Box 1229  
Herndon VA 20172-1229

PRA Receivables Management, LLC  
Synchrony Bank  
PO Box 41021  
Norfolk, VA 23541-1021

PRA Receivables Management, LLC  
PO Box 41021  
Norfolk, VA 23541-1021

Phoenix Financial Services. Llc  
Attn: Bankruptcy  
Po Box 361450  
Indianapolis IN 46236-1450

Piedmont Advantage Credit Union  
PO Box 9013  
Addison, Texas 75001-9013

Piedmont Advantage Cu  
3530 Advantage Way  
Winston Salem NC 27103-5515

Walter Frank Pigg  
PO Box 805  
North Myrtle Beach, SC 29597-0805

SC Department of Revenue  
PO Box 12265  
Columbia SC 29211-2265

Santander Consumer USA  
Attn: Bankruptcy  
Po Box 961245  
Fort Worth TX 76161-0244

South State Bank  
PO Box 118068  
Charleston SC 29423-8068

Southwest Credit Systems  
4120 International Parkway  
Suite 1100  
Carrollton TX 75007-1958

Syncb/Rooms To Go  
Attn: Bankruptcy  
Po Box 965060  
Orlando FL 32896-5060

Synchrony Bank  
Attn: Bankruptcy  
Po Box 965060  
Orlando FL 32896-5060

Synchrony Bank/Amazon  
Attn: Bankruptcy  
Po Box 965060  
Orlando FL 32896-5060

Synchrony Bank/Care Credit  
Attn: Bankruptcy Dept  
Po Box 965060  
Orlando FL 32896-5060

Synchrony Bank/PayPal Cr  
Attn: Bankruptcy Dept  
Po Box 965060  
Orlando FL 32896-5060

Synchrony Bank/Sams  
Attn: Bankruptcy  
Po Box 965060  
Orlando FL 32896-5060

Synchrony Bank/Walmart  
Attn: Bankruptcy  
Po Box 965060  
Orlando FL 32896-5060

US Trustee's Office  
Strom Thurmond Federal Building  
1835 Assembly Street  
Suite 953  
Columbia, SC 29201-2448

Ward and Smith, PA  
PO Box 33009  
Raleigh NC 27636-3009

James M. Wyman  
 PO Box 997  
 Mount Pleasant, SC 29465-0997

Yama Financial Services  
 Attn: Bankruptcy  
 6555 Katella Ave  
 Cypress CA 90630-5101

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

American Honda Finance  
 Attn: Bankruptcy  
 Po Box 168088  
 Irving TX 75016

(d)American Honda Finance Corporation  
 National Bankruptcy Center  
 P.O. Box 168088  
 Irving, TX 75016-8088

BB&T  
 In Care of Bankruptcy Dept  
 Po Box 1847  
 Wilson NC 27894

BMW Financial Services NA, LLC  
 P.O. Box 3608  
 Dublin, OH 43016

Bank Of America  
 Attn: Bankruptcy  
 Po Box 982238  
 El Paso TX 79998

(d)Bb&T  
 Attn: Bankruptcy  
 Po Box 1847  
 Wilson NC 27894

(d)Bmw Financial Services  
 Attn: Bankruptcy Department  
 Po Box 3608  
 Dublin OH 43016

Discover Financial  
 Attn: Bankruptcy Department  
 Po Box 15316  
 Wilmington DE 19850

First-Citizens Bank & Trust Company  
 Attn: Bankruptcy Department  
 PO Box 25187  
 Raleigh, NC 27611-5187

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(d)Piedmont Advantage Cu  
 3530 Advantage Way  
 Winston-Salem, NC 27103-5515

End of Label Matrix  
 Mailable recipients 61  
 Bypassed recipients 1  
 Total 62